

IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
LUFKIN DIVISION

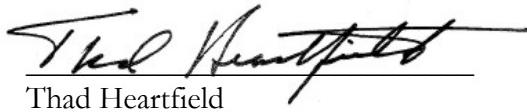
ELIJAH RATCLIFF	§	
Plaintiff,	§	
v.	§	CIVIL ACTION NO. 9:05cv70
INDYMAC BANK, F.S.B. AS	§	
SUCCESSOR IN INTEREST TO	§	
INDYMAC MORTGAGE HOLDINGS	§	
INC., F/K/A INMC MORTGAGE	§	
HOLDINGS, INC.; STATE OF TEXAS;	§	
STATE BAR OF TEXAS; EXECUTIVE	§	
DIRECTOR OF THE STATE BAR OF	§	
TEXAS; KENNETH HAMMACK,	§	
SHERIFF, POLK COUNTY, TEXAS;	§	
AND CLEBURNE SWILLEY,	§	
Defendants.	§	

**ORDER**

The above entitled and numbered civil action was referred to United States Magistrate Judge Harry W. McKee pursuant to 28 U.S.C. § 636(b)(3). The Report of the Magistrate Judge which contains his proposed findings of fact and recommendations for the disposition of such action, has been presented for consideration. The parties have made no objections to the Report and Recommendation.

The Court is of the opinion that the findings and conclusions of the Magistrate Judge are correct. Therefore, the Court hereby adopts the Report of the United States Magistrate Judge as the findings and conclusions of this Court.

**SIGNED** this the 14 day of July, 2005.



Thad Heartfield  
United States District Judge